



Consumer Action

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2013

Consumer

Empowerment

Conference

Education and Advocacy Since 1971

Consumer Action
Consumer Empowerment Conference

November 20 and 21, 2013
Rosemont, Illinois

Consumer Action's 2013 National Consumer Empowerment Conference convenes our most effective community group partners, consumer education experts and advocates, legislative, regulatory and industry representatives and other key stakeholders to address critical consumer issues and share best practices in community-based consumer education and empowerment.

Our National Consumer Empowerment Conference takes consumer outreach and consumer literacy training to the next level by providing community-based organizations (CBOs) in our nationwide network with the rare opportunity to learn from some of the country's top community educators and subject matter experts and to network with other adult consumer literacy education providers.

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DAY ONE**PROGRAM**

- 9:00 – 9:30 **Registration and breakfast**
- 9:30 – 9:45 **Welcome and program overview**
—Ken McEldowney, Executive Director, Consumer Action
—Nathaniel Sillin, Head of U.S. Financial Education, Visa Inc.
—Angie Garcia Lathrop, Community Affairs Executive, Bank of America
—Madeline Orser, Government Affairs Coordinator, Microsoft
- 9:45 – 10:45 **Payday and Other Non-traditional Loans: Endless Debt Cycle for Low-Income Consumers**
—Tom Feltner, Director of Financial Services, CFA
- 10:45 – 12:00 **The CFPB’s Strategy Toward Financial Education**
—Camille Busette, Assistant Director, Office of Financial Education, Consumer Financial Protection Bureau (CFPB)
- 12:00 – 1:00 **Lunch and Keynote Address:**

Non-profit Strategies for Engaging Municipal Partnerships
—Jonathan Mintz, Commissioner,
New York City Department of Consumer Affairs
- 1:00 – 2:15 **Housing Legislative Update and Innovative Recovery Programs**
—Ruth Susswein, Deputy Director, National Priorities, Consumer Action
—Charles Young, Division Vice President-Central, Waypoint Homes
—Katrina Vizinou, ROOT Coordinator and Senior Homeownership Counselor, Community Housing Development Corporation (CHDC)
- 2:15 – 3:15 **Used Car Buyer Alert: Update on Scams, Sales and Financing**
—Rosemary Shahan, President, Consumers for Auto Reliability and Safety (CARS)
- 3:15 – 3:30 **Break**
- 3:30 – 4:45 **Child ID Theft**
—Joanne McNabb, Director of Privacy Education and Policy, California Department of Justice
—Dara Duguay, Executive Director, Credit Builders Alliance
- 4:45 – 5:00 **Closing Remarks**
—Jenny Backus, Senior Policy Advisor and Head of Strategic Partnerships and 3rd Party Outreach, Google
—Scott Sapperstein, Executive Director, Public Affairs, AT&T
—Sandy Fernandez, SVP, Citi Community Development, Citi
- 5:00 – 6:30 **Networking dinner**

DAY TWO	PROGRAM
8:30 – 9:00	Breakfast
9:00 – 9:10	Reconvening of conference: Welcome —Consumer Action Team
9:10 – 10:00	Affordable Care Act —Cheryl Fish-Parcham, MSW, Deputy Director of Health Policy, Families USA
10:00 – 10:45	Transition from Landline to Broadband/Wireless: Impact on Consumers —Hank Hultquist, Vice President, Federal Regulatory Affairs, AT&T —Patrick Halley, Deputy Director, Office of Legislative Affairs, Federal Communications Commission (FCC) —Ken McEldowney, Executive Director, Consumer Action
10:45 – 11:00	Break
11:00 – 12:00	Online Privacy Issues: Is It All Over? The Rise of the Surveillance State —Richard Warner, Professor and Norman and Edna Freehling Scholar, Chicago-Kent College of Law; Faculty Director, Chicago-Kent Center for Law and Computers
	App Privacy and Do Not Track —Michelle De Mooy, Senior Associate, National Priorities, Consumer Action
12:00 – 1:00	Lunch
1:00 – 2:15	Engaging Adult Learners —Bill Protzmann, San Diego Veterans Coalition —Linda Williams, Community Outreach & Training Manager, Consumer Action
2:15 – 2:30	Closing session

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Consumer Action's 2013 National Conference.



INVESTING *for* GoodSM

Speaker and Panelist Biographies

(In order of first appearance on agenda)



Tom Feltner, Director of Financial Services, CFA

Tom Feltner is the director of financial services at the Consumer Federation of America (CFA), an association of non-profit consumer organizations established to advance the consumer interest through research, advocacy, and education.

At CFA, Feltner heads coalition building, policy development and advocacy in the areas of automobile insurance reform, high-cost lending and financial services regulation. In this position, he is regularly engaged in state and national efforts to further the consumer interest in the financial services marketplace and protect consumers, particularly lower-income consumers, from abusive practices.

From 2003 to 2012, Feltner directed policy and communications at the Chicago-based Woodstock Institute, most recently as the organization's vice president. He oversaw the Institute's consumer lending, foreclosure, vacant property and wealth creation agenda, and worked to connect Chicago economic development stakeholders with key, practical information on the impact of financial services policy on lower-income communities and communities of color.

His work on the Illinois consumer lending industry informed strong payday lending reforms passed by the General Assembly in 2005 and 2010 and he frequently testified before state and municipal legislatures on the impact of foreclosures, the need for increased oversight of vacant properties and other consumer financial protection issues.

Feltner received a B.A. in Philosophy and Sociology from DePaul University and a Master of Urban Planning and Policy from the University of Illinois at Chicago.



Camille Busette, Assistant Director, Office of Financial Education, Consumer Financial Protection Bureau (CFPB)

Busette was a Senior Fellow at the Center for American Progress (CAP) before joining the CFPB. At CAP, she focused on financial opportunities for low income populations. Prior to CAP, Busette served as Vice President of EARN, the leading non-profit provider of micro savings services to low income families in the U.S.

Earlier, Busette was the Deputy Director of Government Relations for PayPal, where she managed PayPal's regulatory advocacy globally. Before joining PayPal, Busette headed the privacy function at Intuit, and the consumer and market research division at NextCard.

Busette is a former Ford Foundation Post-doctoral Research Fellow, and holds a Ph.D. in Political Science from the University of Chicago.

Help Save a Wireless Lifeline!

This crucial subsidy, which keeps low-income families connected to schools and job opportunities and to E-911, has come under attack by conservatives who mischaracterize the program as a massive giveaway being distributed at taxpayer expense. In fact, wireless and landline Lifeline programs are funded by the Universal Service Fund (USF) and are not taxpayer funded.

TRACFONE[®]
wireless, inc

Let your elected representatives know that you strongly oppose any cuts to Lifeline. Please consider sending a letter based on the points below. As advocates, you know what to do!

Dear Member of Congress:

As your constituent, I want to urge you to protect the Wireless Lifeline program:

- Curbing Wireless Lifeline will harm families, seniors, veterans, minorities and other key groups of low-income Americans.
- Wireless lifeline delivers important benefits to low-income families, including helping people find work, stay connected to schools and seek help in an emergency.
- Efforts already are ongoing by the Federal Communications Commission to curb fraud and make wireless Lifeline more efficient.
- The Lifeline program is not taxpayer funded but paid for by assessments on telecommunications carriers.

Please continue to protect wireless lifeline.



Jonathan Mintz, Commissioner, New York City Department of Consumer Affairs

Since Mayor Bloomberg appointed him to the post in 2006, Mintz has led the nation's oldest and most powerful municipal consumer protection agency dedicated to empowering consumers and businesses to ensure a fair and vibrant marketplace. Regulating more than 78,000 businesses in 55 industries, Mintz and his team have tackled large-scale enforcement and litigation initiatives focused on ending industry-wide deceptive practices in the consumer marketplace.

Commissioner Mintz launched the department's Office of Financial Empowerment, the country's first local government initiative aimed expressly at educating, empowering and protecting those with low incomes so they can build assets and make the most of their financial resources. This unique approach to leveraging the powers and opportunities of municipal government in the field of asset building has been replicated in cities across the country through Mayor Bloomberg's Cities for Financial Empowerment Coalition, founded and co-chaired by the Commissioner.

Commissioner Mintz's years as an attorney, a law professor and even a second-grade teacher have contributed to his commitment to educating consumers and businesses about their rights and responsibilities in today's complex marketplace.



Ruth Susswein, Deputy Director, National Priorities, Consumer Action

Susswein is Consumer Action's deputy director of national priorities. Since 2006, she has focused her energies on consumer advocacy, financial literacy and financial empowerment.

Susswein has worked on passage of financial regulatory reform legislation (Dodd-Frank), concentrating on the need to create a national, independent Consumer Financial Protection Bureau (CFPB). Since the agency's inception, Susswein has advocated to help the CFPB create a comprehensive complaint handling system with state-of-the-art complaint resolution capabilities and public access to complaint information. She chairs a committee on CFPB consumer complaint handling for the umbrella consumer group Americans for Financial Reform.

Susswein also advocates for vast improvements in mortgage industry practices and the Administration's efforts to help homeowners at risk of foreclosure.

Susswein worked to help pass the first credit card legislation in decades, the Credit CARD Act. She helps educate community-based organizations on changes in credit card law, foreclosure prevention programs, consumer protection and other personal finance issues as part of Consumer Action's free financial empowerment training sessions. She also leads Consumer Action's editorial team in the planning, writing and editing of most issues of the Consumer Action's quarterly newsletter, *Consumer Action News*.

Susswein joined Consumer Action with long experience in consumer advocacy. Previously, she was the executive director of the national non-profit credit education consumer group Bankcard Holders of America (BHA).

Prior to joining BHA, Susswein was the Investigative Consumer reporter for the ABC affiliate in Springfield, MA, where she exposed credit repair scams, second mortgage schemes and unscrupulous practices by landlords and home improvement contractors. She has also worked at WABC-TV in New York in the Investigative and Consumer units.



Charles Young, Division Vice President-Central, Waypoint Homes

(Note: An alternate speaker from Waypoint Homes— Mike Travalini, Regional Director, Chicago —may take Mr. Young's place. See his bio below.)

Young is Division Vice President for Waypoint's central portfolio and brings 17 years of real estate development, investment and management experience to this role. Prior to joining Waypoint, Young was an Executive Vice President at Mesa Development, a national real estate developer, investor and service provider with a focus on complex mixed-use residential opportunities. Prior to Mesa,

Young worked for Goldman, Sachs and Company in their Real Estate Principal Investment Area (Whitehall) and Goldman's Investment Banking Division, in Mergers and Acquisitions. Young also created and managed two entrepreneurial ventures: he co-founded and was a Managing Director of The Kaleidoscope Group, L.L.C., a strategic diversity and management consulting firm and he managed K.G. Holdings, LLC a real estate holding and management firm. Young holds an MBA from Stanford's Graduate School of Business and an A.B. in Economics from Stanford University, where he played football. After college, Young spent several years as a professional football player in the National Football League (NFL) and the World Football League (WFL). He is a member of Stanford's Athletic Board and a Board member of SPARK.



Alternate Speaker: Mike Travalini, Regional Director-Chicago, Waypoint Homes

Travalini is the Regional Director of the Chicago office of Waypoint Homes. He previously served as Director of Business Development and focused on expansion of the Waypoint platform into several new markets nationally. Prior to joining Waypoint, Travalini was a Director of Acquisitions at The Laramar Group, a Chicago based owner/operator of 40,000 apartment units nationally, where he was involved in transactions exceeding \$250 million. Prior to Laramar, Travalini was an analyst at Intercontinental Real Estate Corporation, a Boston-based investment advisor, and a senior auditor in the real estate practice group of Ernst & Young. Travalini has an MBA from the Kellogg School of Management, graduated with honors from Boston College, and is a Certified Public Accountant. He is an active member of ULI and the President of KREAC, the Kellogg Real Estate Alumni Club.



Visa Salutes Consumer Action for its Year-Round Dedication to Consumers and Communities

Visa looks forward to our continued partnership with Consumer Action through Practical Money Skills for Life, our program dedicated to providing important financial literacy tools, education and resources to consumers nationwide.

Find free financial literacy materials, including Your Digital Dollars by Consumer Action and Visa, at practicalmoneyskills.com/free



Practical Money Skills
for Life

Knowledge is key to financial empowerment.

Access to responsible financial products and services
+ timely information = financial capability.

Citi Community Development is proud to work with community organizations like Consumer Action to advance financial capability in the U.S.

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Community Development



Katrina Vizinau, ROOT Coordinator & Sr. Housing Counselor, Community Housing Development Corporation (CHDC)

Vizinau currently serves as the ROOT Coordinator with Community Housing Development Corporation. ROOT, Restoring Ownership Opportunities Together, is a program developed in response to the foreclosure crisis in Oakland, CA, and helps existing homeowners at risk of foreclosure to retain their homes. She has also served as Senior Homeownership Counselor where she provided foreclosure and first time homebuyer counseling as well as financial coaching and credit counseling.

Vizinau has held various positions in the housing industry, including a licensed real estate professional and loan officer, an active member of the Contra Costa County Predatory Lending Task Force, and a seat as Vice-Chair on the executive board for the California Reinvestment Coalition, a state wide agency that advocates for fair and equitable financial products and services for the State of California. She received a bachelor's degree in Business Administration/Accounting from California State University, East Bay (in Hayward).



Rosemary Shahan, President, Consumers for Auto Reliability and Safety (CARS)

Shahan leads what is widely recognized as one of the nation's leading pro-consumer advocacy groups. CARS has spearheaded enactment of many landmark measures adopted in California to improve protections for new and used car buyers and improve auto safety.

Since 1979, Shahan has been on the forefront in successfully advocating to improve consumer protections for vehicle owners, including: initiating California's landmark auto "lemon law"; opposing federal preemption of state lemon laws; advocating for the installation of air bags, height-adjustable seat belts and other auto safety advances; opposing binding mandatory arbitration in auto sales contracts; and successfully opposing ballot initiatives that attacked consumer rights.

Since 1982, Shahan has been repeatedly invited to testify before Congress on behalf of the car-buying public regarding auto safety and economic issues. For decades, she has generated international news coverage of auto consumer issues, and is widely quoted by major news organizations. Shahan has received numerous awards in recognition of her work.



Joanne McNabb, Director of Privacy Education and Policy, California Department Of Justice

Joanne McNabb became Director of Privacy Education and Policy in the Privacy Enforcement and Protection Unit in the California Department of Justice. The Unit protects Californians' constitutionally guaranteed right to privacy through civil enforcement of state and federal privacy laws, educates consumers and businesses, and makes recommendations to the Attorney General on privacy matters.

McNabb is a Certified Information Privacy Professional, with specializations in Government and Information Technology. She serves on the Privacy Advisory Committee to the U.S. Department of Homeland Security and is a Fellow of the Ponemon Institute, a research center on privacy, data protection and information security policy.

From 2001 until 2012, McNabb was chief of the California Office of Privacy Protection, which was a resource and advocate on privacy issues. She attended Occidental College and holds a master's degree in Medieval Literature from the University of California, Davis.



Dara Duguay, Executive Director, Credit Builders Alliance

Dara Duguay is the Executive Director of the Credit Builders Alliance. She has been involved with the issue of financial capability and empowerment for over 25 years.

Prior to joining the Credit Builders Alliance, she ran her own consulting practice and advised clients such as TD Bank, the World Bank Group, Experian, Visa, and SunTrust Bank on their financial education efforts. Duguay was also the Director

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Annual National Consumer
Empowerment Conference
and we look forward to our
continued partnership.**

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of Citi's Office of Financial Education and oversaw a \$200 million global commitment.

Prior to her work at Citi, she served as the Executive Director of the Jump\$tart Coalition for Personal Financial Literacy, which advocates for increased financial education for youth. She started work in the field as the Director of Education for the Consumer Credit Counseling Service (CCCS) of Los Angeles.

Duguay is the author of three critically acclaimed personal finance books, the most recent being *Please Send Money: A Financial Survival Guide for Young Adults on Their Own*.



Cheryl Fish-Parcham, M.S.W., Deputy Director of Health Policy, Families USA

Cheryl Fish-Parcham is a Deputy Director of Health Policy at Families USA, the national organization for health care consumers. Her current areas of focus are private insurance—in particular, implementation of the private market provisions in the Affordable Care Act—and state initiatives to cover the uninsured.

Previously, she helped to form a national support center for consumer health assistance programs (the Health Assistance Partnership) and provided technical assistance on Medicaid issues. She is the author of numerous reports on designing consumer health assistance programs, the plight of the uninsured, and on Medicaid and private insurance. They are available on the web at www.familiesusa.org.

Earlier in her career, Fish-Parcham worked as an advocate at AARP's Legal Counsel for the Elderly and as a social worker in various community organizations in the District of Columbia. She holds an MSW from Howard University.



Hank Hultquist, Vice President, Federal Regulatory Affairs, AT&T

Hultquist joined AT&T in 2004 and represents the corporation at the Federal Communications Commission (FCC) on a number of issues including broadband and Internet policy, video and media policy, intercarrier compensation, and universal service. He is a member of the board of directors of the Wireless Communications Association International and serves on the North American Numbering Council.

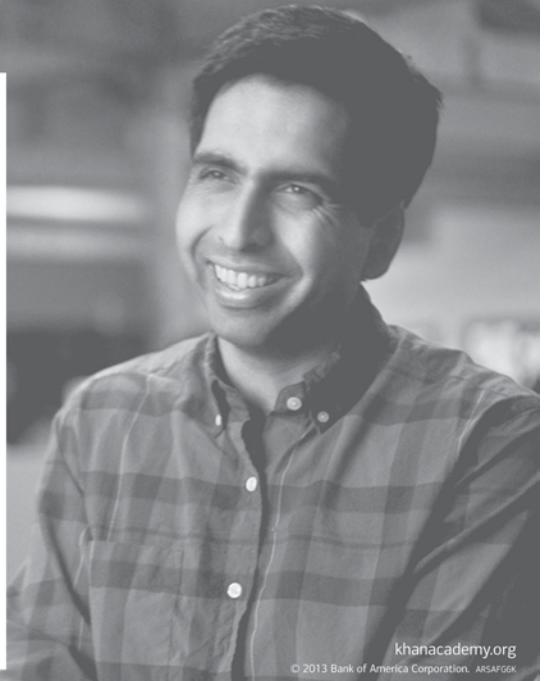
Prior to joining AT&T, Hultquist was with MCI for eight years. Hultquist is a graduate of the George Mason University School of Law and the Georgetown University School of Foreign Service. He resides in Arlington, Virginia, with his wife and two children.

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Because we work to enable what you do.

That's why we proudly support Consumer Action.

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**Patrick Halley, Deputy Director, Office of Legislative Affairs,
Federal Communications Commission (FCC)**

Halley serves as a direct liaison to Congress for the FCC and other federal agencies by promoting the Commission's policy objectives and providing lawmakers with information on all FCC regulatory activities. He is also currently serving as Acting Deputy Director of the Commission's Technology Transitions Policy Task Force, where he helps lead Commission efforts concerning policy matters related to numerous ongoing technological transitions in a rapidly evolving communications marketplace.

Earlier in his FCC career, Halley was a front office Legal Advisor to two Wireline Competition Bureau Chiefs, during which time he played an integral role in reforming the Commission's high-cost and Lifeline universal service programs. Prior to coming to the FCC, Halley spent over five years as the Director of Government Affairs for NENA—The 9-1-1 Association. Additionally, from August 2002 to August 2004, Halley took time away from Washington to pursue a career in music, recording an album and touring the country as the rhythm guitar player for a Lava/Atlantic records recording artist known as Tony C and the Truth.

Halley earned a Bachelor's degree in International Affairs from George Washington University and received his law degree from Catholic University, earning magna cum laude honors at both schools.

Consumer Action's Managing Money Project

Honors the Financial Literacy Work of Community-Based Organizations Nationwide

www.managing-money.org

The image shows a computer monitor displaying the website www.managing-money.org. The website header includes "Home", "News", "Outreach", "Publications", "Resources", and "News Desk". The main content area features a "Spotlight On..." section with a "NEW! Consumer Action's Financial Literacy Survey" and a "Managing Money" section. A sidebar on the right contains a "Quick Menu" with links to "Credit", "Insurance", and "Fraud/Scams", as well as a "Help Desk" and "Join Our Email List" section. The footer includes "CA News & Special Reports" and "Consumer Action INSIDER - September 2012".



Ken McEldowney, Executive Director, Consumer Action

McEldowney heads the San Francisco-based consumer advocacy and education membership organization with offices in Washington, DC and Los Angeles. Consumer Action has worked on food, insurance, utility, privacy, toxics, health care, banking, postal, credit, consumer and telephone issues for over 40 years. The organization's focus is on ensuring that the interests of low-income and limited-English-speaking consumers are protected.

Each year, Consumer Action distributes more than one million fact sheets on privacy and consumer topics to consumers in multiple languages through its national network of over 7,000 community-based organizations. Many more access these materials through Consumer Action's multilingual websites. In addition to its primary website (consumer-action.org), Consumer Action has a dozen other subsites that focus on specific topics such as privacy, insurance, financial empowerment and housing. Additional information is provided to consumers through Consumer Action's multilingual Internet and telephone hotline.

With the support of court awards, foundation grants and government and corporate contracts, Consumer Action has become the premier, national non-profit provider of free multilingual educational information to consumers through its national network of community groups. Consumer Action's educational modules include multilingual brochures, PowerPoint slides, curricula, workshop exercises and evaluation forms. Each year, Consumer Action trains more than 750 community group staff members on the effective use of its materials.

McEldowney has directed Consumer Action's projects in partnership with government agencies such as the FTC, FDA, Federal Reserve, DOT, CPUC and HUD.

A graduate of the University of Michigan, with a BA in Political Science with graduate work in economics, McEldowney worked as the consumer editor for a weekly paper prior to joining Consumer Action.

McEldowney is past president of the Consumer Federation of America, an association of nearly 300 pro-consumer organizations with more than 50 million individual members; he now serves as vice president. Among his other responsibilities, McEldowney chairs the California Public Utilities Commission's Lifeline Telephone Committee and sits on the California Department of Insurance's CAARP Advisory Committee, the Board of the Coalition Against Insurance Fraud, the California Controller's Financial Literacy Advisory Committee and the FCC Consumer Advisory Committee.



Richard Warner, Professor and Norman and Edna Freehling Scholar, Chicago-Kent College of Law; Faculty Director, Chicago-Kent Center for Law and Computers

Warner, from 1994 to 1996, was president of InterActive Computer Tutorials, a software company, and from 1998 to 2000, he was director of Building Businesses on the Web, an Illinois Institute of Technology executive education program.

Warner was the principal investigator for "Using Education to Combat White Collar Crime," a U.S. State Department grant devoted to combating money laundering in Ukraine from 2000 to 2006. He is currently a member of the U.S. Secret Service's Electronic and Financial Crimes Taskforce.

A visiting foreign professor at University of Gdańsk, Poland, Warner is the founder and Director of the School of American Law, which has branches in Poland, Ukraine, Lithuania, and Georgia.

Editor In Chief of *Emerging Markets: A Review of Business and Legal Issues*, he holds a B.A. (English literature) from Stanford, a Ph.D. (Philosophy) from the University of California, Berkeley, and a J.D. from the University of Southern California.

Warner's most recent publication is *Unauthorized Access: The Crisis in Online Privacy and Security* (Chapman/Hall CRC, 2013), co-authored with Robert Sloan, Professor and Head, Computer Science Department, University of Illinois, Chicago.



Michelle De Mooy, Senior Associate, National Priorities, Consumer Action

De Mooy is senior associate for national priorities with Consumer Action. Her work is focused primarily on enhancing consumer privacy online by advocating for pro-consumer policy and legislation and facilitating dialogue between industry and other stakeholders to build innovative solutions to privacy questions. De Mooy currently sits on the advisory board of the Future of Privacy Forum, a privacy think tank located in Washington, D.C. and has been a panelist and featured speaker at many events related to digital privacy, including Federal Trade Commission workshops, the Internet Governance Forum, Health Privacy Summit, and

State of the Mobile Net.

Prior to joining Consumer Action, Michelle was a senior consultant for eCampaigns at M+R Strategic Services, where she managed online media strategy for the Campaign for Tobacco-Free Kids, The Wilderness Society, and labor rights group American Rights at Work. Before relocating to DC in 2005, Michelle provided strategic marketing, communications and technology consulting for non-profits and universities in the Philadelphia area, including the Women's Law Project, Women's Opportunities Resource Center, To Our Children's Future With Health, the University of Pennsylvania and Villanova University.

In Philadelphia, Michelle was a senior marketing manager for Investor Broadcast Network, where she managed corporate communications, brand advertising and marketing for three Web properties: radionwallstreet.com, hedgecall.com and investorbroadcast.com. She was also involved in the early days of the first dotcom boom, developing software and website projects for startups in San Francisco, including LookSmart, Ltd.

Michelle graduated from Lehigh University in 1997 with a degree in Government.



Bill Protzmann, San Diego Veterans Coalition

Over more than 40 years of observing audiences during his live performances, virtuoso pianist Protzmann has become fascinated with how music is linked to feeling. This fascination now animates Protzmann's performance, seminar and speaking programmes, which focus on self care using music.

In this format, Protzmann now presents specifically to audiences who want to have a more satisfying experience of their feelings, or who seek to either initiate

or supercharge their recovery from—or coping skills with—some form of physical, emotional or mental disability.

His audiences have always included at-risk individuals, such as troops who have experienced war-related mental, emotional and physical trauma, as well as many others suffering from post traumatic stress disorder (PTSD); survivors of abuse and cancer; parents of difficult children; children of all ages; and the terminally ill and aged and their caregivers.

Protzmann's intention is to target these specific groups, entertaining each with a safe, affirming emotional experience, while at the same time providing the tools and instruction each person needs to repeat the musical self care experience at any time for their own benefit and healing.

Rather than functioning as music therapy, Protzmann's programmes act as a bridge between those who would benefit from some form of treatment and the vast community of resources available to them. The programmes do this by subtly opening audiences to the possibility and potential of having a safe, affirming experience of feeling deeply, introducing the physiological processes by which this takes place, and inviting listeners to recreate this experience for themselves.



Linda Williams, Community Outreach & Training Manager, Consumer Action

Linda Williams joined Consumer Action's outreach and training team in September 2006. As an outreach and training manager, she aggressively pursues the team's mission to ensure that all individuals, regardless of their income level, are able to learn about their rights as consumers. She has carried out this mission by networking, coalition-building, and training case managers, counselors, social workers, educators, librarians and front-line advocates who serve low-income and hard-to-reach consumers from coast to coast in the fundamentals of financial literacy.

Williams' passion for training and her belief that all consumers should know their rights and how to assert those rights in the marketplace has led her to conduct trainer workshops at numerous national, state and local events. Well versed in the education and training modules created by Consumer Action, Williams has trained over 75 Los Angeles County social workers on how to prevent and protect themselves and others from identify theft, trained over 1,000 Public Health Foundation Enterprises WIC Program employees on money management and staying fiscally healthy in a tough economy, and trained the staff of the Center on Deafness in Riverside, California, on credit card fraud and identity theft.

Before joining Consumer Action, Williams was a front-line advocate with the Legal Aid Foundation of Los Angeles (LAFLA). For 16 years, she provided direct service to individual consumers, worked one-on-one with community-based organizations, and helped form coalitions to protect the rights of low-income and hard-to-reach consumers in Los Angeles County.

While working full time at LAFLA, Williams entered law school. As a Certified Law Clerk, she argued three tenant rights cases in Los Angeles Superior Court—and won all three. Williams also created the Public Housing Outreach Project, which focused on helping public housing residents remove the barriers to employment, higher education, and financial self-sufficiency. Williams, a single grandmother, holds a Juris Doctor degree, and B.S. in Management and Organizational Behavior. She is a member of the American Society for Training & Development (ASTD).

Consumer Action

www.consumer-action.org

Consumer Action is a non-profit organization that has championed the rights of underrepresented consumers nationwide since 1971. Throughout its history, the organization has dedicated its resources to promoting financial and consumer literacy and advocating for consumer rights both in the media and before lawmakers to promote economic justice for all. With the resources and infrastructure to reach millions of consumers, Consumer Action is one of the most recognized, effective and trusted consumer organizations in the nation.

Consumer education. To empower consumers to assert their rights in the marketplace, Consumer Action provides a range of educational resources. The organization's extensive library of free publications offers in-depth information on many topics related to personal money management, housing, insurance and privacy, while its hotline provides non-legal advice and referrals. At Consumer-Action.org, visitors have instant access to important consumer news, downloadable materials, an online "help desk," the Take Action advocacy database and nine topic-specific sub-sites. Consumer Action also publishes unbiased surveys of financial and consumer services that expose excessive prices and anti-consumer practices to help consumers make informed buying choices and elicit change from big business.

Community outreach. With a special focus on serving low- and moderate-income and limited-English-speaking consumers, Consumer Action maintains strong ties to a national network of nearly 7,500 community-based organizations. Outreach services include training and free mailings of financial and consumer education materials in many languages, including English, Spanish, Chinese, Korean and Vietnamese. Consumer Action's network is the largest and most diverse of its kind.

Advocacy. Consumer Action is deeply committed to ensuring that underrepresented consumers are represented in the national media and in front of lawmakers. The organization promotes pro-consumer policy, regulation and legislation by taking positions on dozens of bills at the state and national levels and submitting comments and testimony on a host of consumer protection issues. Additionally, its diverse staff provides the media with expert commentary on key consumer issues supported by solid data and victim testimony.

Contact us. Reach us by phone at 800-999-7981. Email us at info@consumer-action.org. Find more ways to contact us on our website, www.consumer-action.org.



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Consumer advice and referral hotline

Submit consumer complaints to our advice and referral hotline:
hotline@consumer-action.org or 415-777-9635

Chinese, English and Spanish spoken